

ACCESS GROUP, INC.

Student Loan Asset Backed Series 2005-B Notes

Quarterly Servicing Report

Report Date: January 25, 2022

Collection Period: 10/01/2021 to 12/31/2021

| I. Series 2005-B Asset and Liability Summary | | | | | | | | | |
|---|---|-----|-----|-----------------------------|----------------------|---------------------------|-------------------------|--------------------------|-----------------------|
| A. Student Loan Portfolio and Fund Balance | | | | | | | | | |
| | | | | | | September 30, 2021 | Change | December 31, 2021 | |
| 1 | Principal Balance | | | | | \$21,194,484.63 | (\$1,872,183.99) | \$19,322,300.64 | |
| 2 | Accrued Interest | | | | | \$102,055.52 | (\$4,004.85) | \$98,050.67 | |
| 3 | Total Principal And Accrued Interest Balance | | | | | \$21,296,540.15 | (\$1,876,188.84) | \$19,420,351.31 | |
| 4 | Fund Accounts Balance | | | | | \$3,557,664.88 | (\$195,427.21) | \$3,362,237.67 | |
| 5 | Total Student Loans And Fund Balance | | | | | \$24,854,205.03 | (\$2,071,616.05) | \$22,782,588.98 | |
| B. Student Loan Portfolio and Fund Balance | | | | | | | | | |
| | | | | | | September 30, 2021 | Change | December 31, 2021 | |
| 1 | Weighted Average Coupon (WAC) | | | | | 3.11% | -0.01% | 3.10% | |
| 2 | Weighted Average Remaining Maturity (WARM) | | | [includes in-school period] | | 61 | (2) | 59 | |
| 3 | Number of Loans | | | | | 5,731 | (307) | 5,424 | |
| 4 | Number of Borrowers | | | | | 5,014 | (244) | 4,770 | |
| C. Notes and Certificates | | | | | | | | | |
| | | | | | 12/31/2021 | Balance | Balance | Balance | % of |
| | | | | | Interest Rate | September 30, 2021 | Change | December 31, 2021 | O/S Securities |
| 1 | Student Loan Asset Backed Series 2005-B Notes Senior Class | A-1 | FRN | 00432CCT6 | 0.00000% | \$0.00 | \$0.00 | \$0.00 | 0.0% |
| 2 | Student Loan Asset Backed Series 2005-B Notes Senior Class | A-2 | FRN | 00432CCU3 | 0.00000% | \$0.00 | \$0.00 | \$0.00 | 0.0% |
| 3 | Student Loan Asset Backed Series 2005-B Notes Senior Class | A-3 | FRN | 00432CCW9 | 0.49388% | \$17,712,475.28 | (\$1,775,348.20) | \$15,937,127.08 | 79.2% |
| 4 | Student Loan Asset Backed Series 2005-B Notes Subordinate Class | B-1 | ARC | 00432CCY5 | 0.00000% | \$0.00 | \$0.00 | \$0.00 | 0.0% |
| 5 | Student Loan Asset Backed Series 2005-B Notes Subordinate Class | B-2 | FRN | 00432CDW8 | 0.62388% | \$4,665,809.24 | (\$467,661.13) | \$4,198,148.11 | 20.8% |
| 6 | Total Notes and Certificates | | | | 0.52098% | \$22,378,284.52 | (\$2,243,009.33) | \$20,135,275.19 | 100.0% |
| D. Fund Accounts Balance | | | | | | | | | |
| | | | | | | September 30, 2021 | Change | December 31, 2021 | |
| 1 | ACCESS 2005-B Main Account | | | | | \$0.00 | \$0.00 | \$0.00 | |
| 2 | ACCESS 2005-B Capitalized Interest Account | | | | | \$1,000,000.00 | \$0.00 | \$1,000,000.00 | |
| 3 | ACCESS 2005-B Collection Account | | | | | \$2,557,664.88 | (\$195,427.21) | \$2,362,237.67 | |
| 4 | ACCESS 2005-B Admin Account | | | | | \$0.00 | \$0.00 | \$0.00 | |
| 5 | ACCESS 2005-B Swap Payment Account | | | | | \$0.00 | \$0.00 | \$0.00 | |
| 6 | ACCESS 2005-B ARC Carry Over Acct | | | | | \$0.00 | \$0.00 | \$0.00 | |
| 7 | ACCESS 2005-B Senior Interest Account | | | | | \$0.00 | \$0.00 | \$0.00 | |
| 8 | ACCESS 2005-B Sub Interest Account | | | | | \$0.00 | \$0.00 | \$0.00 | |
| 9 | ACCESS 2005-B Senior Principal Account | | | | | \$0.00 | \$0.00 | \$0.00 | |
| 10 | ACCESS 2005-B Sub Principal Account | | | | | \$0.00 | \$0.00 | \$0.00 | |
| 11 | Total Fund Accounts Balance | | | | | \$3,557,664.88 | (\$195,427.21) | \$3,362,237.67 | |

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| II. Series 2005-B Transactions and Accruals | | |
|--|--------------------------|-------------------------|
| A. Student Loan Cash Principal Activity | December 31, 2021 | |
| 1 Borrower Payments - Total | | (\$1,852,641.79) |
| 2 Claim Payments | | \$0.00 |
| 3 Refunds | | \$0.00 |
| 4 Reversals | | \$0.00 |
| 5a New Acquisitions - Principal | \$0.00 | |
| 5b Cancellations - Principal | \$0.00 | |
| 5c New Acquisitions - Sale Transfers | \$0.00 | |
| 5d New Acquisitions - Repurchases | \$0.00 | |
| 5 New Acquisitions - Total | | \$0.00 |
| 6 Total Cash Principal Activity | | (\$1,852,641.79) |
| B. Student Loan Non-Cash Principal Activity | | |
| 1 Capitalized Interest | | \$4,469.08 |
| 2 New Acquisitions/Cancellations - Fees | | \$0.00 |
| 3 Capitalized Guarantee Fees | | \$0.00 |
| 4a Small Balance and Other Adjustments | (\$1,416.53) | |
| 4b Adjustments - Write-offs | (\$22,594.75) | |
| 4 Total Adjustments | | (\$24,011.28) |
| 5 Total Non-Cash Principal Activity | | (\$19,542.20) |
| C. Total Student Loan Principal Activity | | (\$1,872,183.99) |
| D. Student Loan Interest Activity | | |
| 1 Borrower Payments - Total | | (\$172,831.18) |
| 2 Claim Payments | | \$0.00 |
| 3a New Acquisitions - Sale Transfers | \$0.00 | |
| 3b New Acquisitions - Repurchases | \$0.00 | |
| 3 New Acquisitions | | \$0.00 |
| 4 Other Adjustments | | \$0.00 |
| 5 Total Interest Collections | | (\$172,831.18) |
| E. Student Loan Non-Cash Interest Activity | | |
| 1 Borrower Accruals | | \$169,858.40 |
| 2 Capitalized Interest | | (\$4,469.08) |
| 3a Small Balance and Other Adjustments | \$1,056.68 | |
| 3b Adjustments - Write-offs | (\$154.03) | |
| 3 Total Adjustments | | \$902.65 |
| 4 Fee Accruals | | \$2,534.36 |
| 5 Total Non-Cash Interest Adjustments | | \$168,826.33 |
| F. Total Student Loan Interest Activity | | (\$4,004.85) |

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| III. Series 2005-B Collection Fund Activity | | | | |
|---|--|--------------------------|----------------|-----------------------------------|
| A. Collection Fund | Beginning Balance | December 31, 2021 | | |
| | Transfers to Other Funds | \$2,328,948.83 | | |
| | 1a Amount received in the collection account related to the collection period | (\$2,328,948.83) | | |
| | 1b Earnings | \$2,036,431.88 | | |
| | 1c Recoveries | \$36.10 | | |
| | 2 Amount received from Swap counterparty with respect to the related interest period | \$108,012.55 | | |
| | 3 Misc. Payments Received/Due | \$0.00 | | |
| | 4 Only on capitalized released date amount remaining in the capitalized interest account in excess | \$0.00 | | |
| | 5 Amount in the capitalized interest account after application of funds in the collection account | \$0.00 | | |
| | 6 Amount in received in the collection account after last date of related collection period | \$0.00 | | |
| | Ending Balance | \$2,144,480.53 | | |
| | B. Required Payments Under Waterfall | | Payment | Distribute from Collection |
| 1a Administrative Allowance | | \$51,397.64 | \$51,397.64 | \$0.00 |
| 1b Administration and Trustee Fees | | \$12,500.00 | \$12,500.00 | \$0.00 |
| 2 Swap Payments | | \$0.00 | \$0.00 | \$0.00 |
| 3a Payment of Interest Distribution Amount on Senior Notes; Class A-1 | | \$0.00 | \$0.00 | \$0.00 |
| 3b Payment of Interest Distribution Amount on Senior Notes; Class A-2 | | \$0.00 | \$0.00 | \$0.00 |
| 3c Payment of Interest Distribution Amount on Senior Notes; Class A-3 | | \$20,114.85 | \$20,114.85 | \$0.00 |
| 4a Payment of the Senior Note, Class A-1 Principal on the final Maturity Date set forth | | \$0.00 | \$0.00 | \$0.00 |
| 4b Payment of the Senior Note, Class A-2 Principal on the final Maturity Date set forth | | \$0.00 | \$0.00 | \$0.00 |
| 4c Payment of the Senior Note, Class A-3 Principal on the final Maturity Date set forth | | \$0.00 | \$0.00 | \$0.00 |
| 5 Payment of Interest Distribution Amount on Subordinate Notes Class B-2 | | \$6,693.36 | \$6,693.36 | \$0.00 |
| 6 Payment of Principal Distribution Amount on Senior notes (if interest trigger) | | \$0.00 | \$0.00 | \$0.00 |
| 7 Payment of the Subordinate Note, Class B-2 Principal on the final Maturity date set forth | | \$0.00 | \$0.00 | \$0.00 |
| 8 Payment to the Capitalized Interest account to increase the balance thereof set forth | \$0.00 | \$0.00 | \$0.00 | |
| 9 Payment of principal with respect to the notes (Allocation of Principal Payments) | \$2,053,774.68 | \$2,053,774.68 | \$0.00 | |
| 10 Payment of swap with respect to the notes (Swap Termination Payment) | \$0.00 | \$0.00 | \$0.00 | |
| 11 Payment to Access Group equal to the aggregate amount by which admin allowance for prior month was reduced | \$0.00 | \$0.00 | \$0.00 | |
| 12 Only on or after the Capitalized interest release date, any remainder to Access Group. | \$0.00 | \$0.00 | \$0.00 | |
| Total Payments | \$2,144,480.53 | \$2,144,480.53 | \$0.00 | |

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| IV. Series 2005-B Notes Waterfall for Distributions | | | | | |
|--|----------|--|----------------|----------------------------|------------------------------|
| | | | | Remaining Funds Balance | CAPI Account Balance Uses |
| A. | | Total Available Funds (Collection Fund Account) | \$2,144,480.53 | \$2,144,480.53 | |
| B. | First | Administrative Allowance | \$63,897.64 | \$2,080,582.89 | \$0.00 |
| | Second | Swap Payments | \$0.00 | \$2,080,582.89 | \$0.00 |
| C. | Third | Payment of Interest Distribution Amount on Senior Notes or Senior Obligations: | | | |
| | | (a) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN] | \$0.00 | \$2,080,582.89 | \$0.00 |
| | | (b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN] | \$0.00 | \$2,080,582.89 | \$0.00 |
| | | (c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN] | \$20,114.85 | \$2,060,468.04 | \$0.00 |
| | | (d) Total Interest Distribution on Senior Notes or Obligations: | \$20,114.85 | | |
| D. | Fourth | Payment of Principal Distribution Amount on Senior Notes or Senior Obligations: | | | |
| | | (a) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN] | \$0.00 | \$2,060,468.04 | \$0.00 |
| | | (b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN] | \$0.00 | \$2,060,468.04 | \$0.00 |
| | | (c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN] | \$0.00 | \$2,060,468.04 | \$0.00 |
| | | (d) Total Principal Distribution on Senior Notes or Obligations: | \$0.00 | | |
| E. | Fifth | Payment of Interest Distribution Amount on Subordinate Notes Class B | \$6,693.36 | \$2,053,774.68 | \$0.00 |
| F. | Sixth | Payment of Principal Distribution Amount on Senior notes (if interest trigger) | \$0.00 | \$2,053,774.68 | \$0.00 |
| G. | Seventh | Payment to the Subordinate Class B Note Principal account on the final Maturity date set forth | \$0.00 | \$2,053,774.68 | \$0.00 |
| H. | Eighth | Payment to the Capitalized Interest account to increase the balance thereof set forth | \$0.00 | \$2,053,774.68 | \$0.00 |
| I. | Ninth | Payment of principal with respect to the notes (Allocation of Principal Payments) | | | |
| | | (a) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-1 [FRN] | \$0.00 | \$2,053,774.68 | \$0.00 |
| | | (b) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-2 [FRN] | \$0.00 | \$2,053,774.68 | \$0.00 |
| | | (c) Student Loan Asset-Backed Notes, Senior Series 2005-B Class A-3 [FRN] | \$1,625,568.45 | \$428,206.23 | \$0.00 |
| | | (d) Student Loan Asset-Backed Notes, Subordinate Series 2005-B Class B-2 [FRN] | \$428,206.23 | \$0.00 | \$0.00 |
| | | (e) Total Principal Distribution on Notes or Obligations: | \$2,053,774.68 | | |
| J. | Tenth | Payment of swap with respect to the notes (Swap Termination Payment) | \$0.00 | \$0.00 | \$0.00 |
| K. | Eleventh | Payment to Access Group equal to the aggregate amount by which admin allowance for prior month was reduced | \$0.00 | \$0.00 | \$0.00 |
| L. | Twelfth | Only on or after the Capitalized interest release date, any remainder to Access Group. | \$0.00 | \$0.00 | \$0.00 |

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V. Series 2005-B Senior and Total Asset Percentages

| | | December 31, 2021 | |
|--|--|-------------------|--|
| A. | Senior Asset Percentage | | |
| | 1 Student Loan Portfolio Balance | \$19,420,351.31 | |
| | 2 Capitalized Interest and Principal Fund Balances | \$1,000,004.25 | |
| | 3 Senior Notes Outstanding (a) | \$14,311,558.63 | |
| | Senior Asset Percentage | 142.68% | |
| B. | Total Asset Percentage | | |
| | 1 Student Loan Portfolio Balance | \$19,420,351.31 | |
| | 2 Capitalized Interest and Principal Fund Balances | \$1,000,004.25 | |
| | 3 All Notes Outstanding (a) | \$18,081,500.51 | |
| | Total Asset Percentage | 112.94% | |
| (a) Notes Outstanding balances are as of the distribution date and not the end of period collection date | | | |

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VI. Series 2005-B Portfolio Characteristics

| | | Number of Loans | Dollar Amount | % of Portfolio |
|---|--|--------------------|------------------------|-------------------|
| A. Loan Type Distribution: | | | | |
| | 1 Private Loans | 5,424 | \$19,322,300.64 | 100.00% |
| | 2 Total By Loan Type Distribution (a) | 5,424 | \$19,322,300.64 | 100.00% |
| B. Borrower Status Distribution: | | | | |
| | 1 In-School | 4 | \$21,647.00 | 0.11% |
| | 2 Grace | 0 | \$0.00 | 0.00% |
| | 3 Deferment | 0 | \$0.00 | 0.00% |
| | 4 Forbearance | 15 | \$90,664.29 | 0.47% |
| | 5 Repayment | 5,403 | \$19,200,622.17 | 99.37% |
| | 6 Interim Charge-Offs | 2 | \$9,367.18 | 0.05% |
| | 7 Total By Borrower Status Distribution | 5,424 | \$19,322,300.64 | 100.00% |
| C. School Type Distribution: | | | | |
| | 1 Graduate | 5,407 | \$19,177,915.87 | 99.25% |
| | 2 Undergraduate | 17 | \$144,384.77 | 0.75% |
| | 3 Total By Loan Type Distribution | 5,424 | \$19,322,300.64 | 100.00% |

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| VII. Series 2005-B Notes | | Portfolio Status By Loan Type | | |
|---------------------------------|----------------------------|--------------------------------------|------------------------------|-----------------------|
| | Status | # of Loans | Amount (\$) | Percentage (%) |
| | INTERIM: | | Includes Accrued Int. | |
| A. | In-School | | | |
| | Current | 4 | \$43,643.13 | 0.22% |
| B. | Grace | | | |
| | Current | 0 | \$0.00 | 0.00% |
| C. | TOTAL INTERIM | 4 | \$43,643.13 | 0.22% |
| D. | REPAYMENT: | | | |
| | Active | | | |
| | Current | 4,967 | \$17,412,815.03 | 89.66% |
| | 1-29 Days Delinquent | 306 | \$1,184,114.09 | 6.10% |
| | 30-59 Days Delinquent | 62 | \$270,100.48 | 1.39% |
| | 60-89 Days Delinquent | 24 | \$108,834.89 | 0.56% |
| | 90-119 Days Delinquent | 9 | \$45,657.52 | 0.24% |
| | 120-149 Days Delinquent | 14 | \$91,791.09 | 0.47% |
| | 150-179 Days Delinquent | 21 | \$150,154.10 | 0.77% |
| | > 180 Days Delinquent | 0 | \$0.00 | 0.00% |
| E. | Deferment: | | | |
| | Current | 0 | \$0.00 | 0.00% |
| F. | Forbearance: | | | |
| | Current | 15 | \$103,517.73 | 0.53% |
| G. | Interim Charge-Offs | 2 | \$9,723.25 | 0.05% |
| H. | TOTAL REPAYMENT | 5,420 | \$19,376,708.18 | 99.78% |
| I. | TOTAL PORTFOLIO | 5,424 | \$19,420,351.31 | 100.00% |

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VIII. Series 2005-B Portfolio Summary Report

| | | |
|-----------|--|---------------------|
| A. | 1 ABS Notes Outstanding | \$20,135,275 |
| B. | 1 Total Private Principal Outstanding Balance | \$19,322,301 |
| | 2 Total Fund Accounts Balance | \$3,362,238 |
| | 3 Total Principal and Accrued Interest Balance | \$19,420,351 |
| | 4 Number of Loans | 5,424 |
| | 5 Number of Borrowers | 4,770 |
| C. | 1 Borrower Payments- Principal | \$1,852,642 |
| | 2 Borrower Payments- Interest | \$172,831 |
| D. | 1 Necessary Funds Transfer to Meet Obligations | \$0 |
| | 2 Administrative Allowance | \$51,398 |
| | 3 Cash Release to Access Group Inc | \$0 |
| E. | 1 Weighted Average Coupon (WAC) | 3.10% |
| | 2 Weighted Average Remaining Maturity (WARM) | 59 |
| F. | 1 Senior Notes Outstanding | \$15,937,127 |
| | 2 Subordinate Note Outstanding | \$4,198,148 |
| | 3 Senior Principal Distribution Amount | \$1,775,348 |
| | 4 Subordinate Principal Distribution Amount | \$467,661 |
| | 5 Net Loan Rate | N/A |
| | 6 Senior Asset Percentage | 142.68% |
| | 7 Total Asset Percentage | 112.94% |

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Portfolio Trend Analysis Report

December 31, 2021

| IX. Asset-Backed Securities Notes Series 2005-B | | | | | | |
|--|--|---------------------|---------------------|---------------------|---------------------|---------------------|
| | Collection Periods | December-20 | March-21 | June-21 | September-21 | December-21 |
| | Reporting Date | 1/25/21 | 4/26/21 | 7/26/21 | 10/25/21 | 1/25/22 |
| A. | 1 Asset Backed Securities | \$29,866,987 | \$27,163,056 | \$24,684,259 | \$22,378,285 | \$20,135,275 |
| B. | 1 Total Private Principal Balance | \$27,784,813 | \$25,292,441 | \$23,246,924 | \$21,194,485 | \$19,322,301 |
| | 2 Total Fund Accounts Balance | \$3,903,425 | \$3,846,286 | \$3,657,801 | \$3,557,665 | \$3,362,238 |
| | 3 Total Principal and Accrued Interest Balance | \$27,935,967 | \$25,428,934 | \$23,353,970 | \$21,296,540 | \$19,420,351 |
| | 4 Number of Loans | 6,801 | 6,373 | 6,035 | 5,731 | 5,424 |
| | 5 Number of Borrowers | 5,865 | 5,521 | 5,246 | 5,014 | 4,770 |
| C. | 1 Borrower Payments- Principal | \$2,251,786 | \$2,445,919 | \$2,030,223 | \$1,992,543 | \$1,852,642 |
| | 2 Borrower Payments- Interest | \$250,840 | \$233,179 | \$207,805 | \$200,873 | \$172,831 |
| D. | 1 Necessary Funds Transfer to Meet Obligations | \$0 | \$0 | \$0 | \$0 | \$0 |
| | 2 Administrative Allowance | \$73,311 | \$67,537 | \$61,506 | \$56,391 | \$51,398 |
| | 3 Cash Release to Access Group | \$0 | \$0 | \$0 | \$0 | \$0 |
| E. | 1 Weighted Average Coupon (WAC) | 3.19% | 3.19% | 3.15% | 3.11% | 3.10% |
| | 2 Weighted Average Remaining Maturity (WARM) | 66 | 64 | 63 | 61 | 59 |
| F. | 1 Senior Notes Outstanding | \$23,639,805 | \$21,499,636 | \$19,537,661 | \$17,712,475 | \$15,937,127 |
| | 2 Subordinate Note Outstanding | \$6,227,183 | \$5,663,421 | \$5,146,598 | \$4,665,809 | \$4,198,148 |
| | 3 Senior Principal Distribution Amount | \$2,056,507 | \$2,140,169 | \$1,961,975 | \$1,825,185 | \$1,775,348 |
| | 4 Subordinate Principal Distribution Amount | \$541,724 | \$563,762 | \$516,822 | \$480,789 | \$467,661 |
| | 5 Net Loan Rate | N/A | N/A | N/A | N/A | N/A |
| | 6 Senior Asset Percentage | 134.59% | 135.27% | 137.50% | 139.90% | 142.68% |
| | 7 Total Asset Percentage | 106.53% | 107.07% | 108.83% | 110.73% | 112.94% |

Net Loan Rate is no longer applicable to this deal.